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Total Number of Pages in This Submission	106	Attorney Docket Number	01-111
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Howard E. Lebowitz
Signature	<i>Howard E. Lebowitz</i>
Date	1/5/2004

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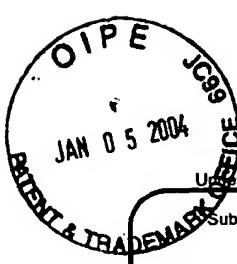
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known	
Application Number	10/066174
Filing Date	01-29-2002
First Named Inventor	FISHER, Douglas
Art Unit	3621
Examiner Name	BAYAT, Bradley B.
Attorney Docket Number	01-111

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FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code ³ Number ⁴ Kind Code ⁵ (If known)		T ⁶	
1		IE WO 00/49586 A1	08-24-2000	Orbis Patents, Ltd	Pages 7-9, 13-17
					Fig. 15

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Sheet	2	of	2	Attorney Docket Number	01-111
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	2	"Transale: A Simple Solution for e-payment security and authorization", originally published in PC Magazine, July 2000, downloaded from "http://www.transale.com/pcmagazine.htm on March 10, 2002 (3 Pages)	
	3	"Telemoney - How it Works", downloaded from http://www.telemoneyworld.com/howitworks.shtml" on March 10,2002 (1 page)	
	4	"E-Payment Security", downloaded from "http://www.globeid.com/products/@payvault.htm on September 16,2001 (8 page document, pages 5 and 6)	

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